



**STATE OF HAWAII  
DIVISION OF FINANCIAL INSTITUTIONS  
DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS**

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# **2002 ANNUAL REPORT**

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## **Commissioner's Message**

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December 13, 2002

The Honorable Linda Lingle

The Honorable Director, Department of Commerce and Consumer Affairs

Dear Governor Lingle and Director:

It is my privilege to submit to you the 2002 annual report and directory of state-chartered financial institutions compiled by the Division of Financial Institutions ("DFI").

In the 1994 Commissioner's Message, the word "change" was used to describe the financial landscape in Hawaii. Change has continued and DFI, through the significant support of its former Director Kathryn S. Matayoshi, achieved and maintains the needed flexibility in resources to meet the past and present challenges as well as those of future change. Over the last eight years, such change included the substantial reduction in the number of depository financial institutions and DFI shepherding of the depository financial institutions industry through difficulties caused by a stagnant Hawaiian economy; the leap in technology and in ways to do the business of a financial institution transforming the industry to a financial services industry; the continual evolution in the focus of regulatory and supervisory oversight of that industry; and the enactment of new federal and state laws governing this industry. Presently, the industry is in good shape and DFI continues to look for encouraging signs of improvement in Hawaii's economy.

Change is also coming to DFI and the Department of Commerce and Consumer Affairs. In December, a new administration will take office and, by the time you read this message, a new Director and new Commissioner will probably be appointed. In reviewing the last eight years and in looking to the future, DFI has fought for and obtained a certain amount of flexibility to address any challenge and it has achieved and will continue to achieve the regulatory balance needed to preserve, and even enhance, the value of a state charter. I feel confident that any present challenges and any future challenges brought by further change can and will be successfully met by the new administration with the support of the staff of DFI.

On a more personal note, we welcome Michele "Mahina" Chillingworth and Zarryleen Flores, both with the secretarial staff, and Wai Hung "Gary" Lo with the Field Examination Branch. We also bid aloha to Sara Oshiro of the Field Examination Branch, who left to be home with her newborn son. Lastly, after more than 32 years and 12 years of service, respectively, the Division joins me in congratulating Myron Tom, Examiner with the Licensing and Regulatory Analysis Branch, and Carol Tanaka, with the secretarial staff, on their retirement and thanking them for their many years of cheerful, hardworking and wonderful service to the Division, Department and State.

Respectfully submitted,

LYNN Y. WAKATSUKI  
Commissioner of Financial Institutions

## **Staff**

(as of December 31, 2002)

**Vacant**  
Commissioner

**Lynne H. Himeda**  
Deputy Commissioner and  
Acting Commissioner

**Roy M. Maeda**  
Examination Manager  
Licensing and Regulatory Analysis Branch

**Wayne K. Oshiro**  
Examination Manager  
Field Examination Branch

**Mary J. Ueki, Esq.**  
Financial Institution Specialist

**Lynn Y. Wakatsuki, Esq.**  
Financial Institution Specialist

**Gary L. Ruby**  
Regulation Analyst

**Secretarial Staff**  
Karen Y. S. Kaneko  
Melanie M. Yoshida  
Michele "Mahina" K. M. Chillingworth  
Zarryleen C. Flores

**Licensing and Regulatory Analysis Branch  
Examiner**

Raymond K. Onishi

**Field Examination Branch Supervisor**  
Randolph M. Kimura

**Field Examination Branch Examiners**

Lilian L. O. Cheung  
Michael H. Kollmeyer  
Wai Hung "Gary" Lo  
Jamie T. Morikawa  
Charles M. Ng  
Sayaka T. Ogg  
Walter Y. Sugiura  
Kelly F. Tran  
Melvin T. Watanabe

## **Staff Changes**

**Carol Ann Tanaka**, Secretarial Staff,  
retired on March 15, 2002.

**Sara K. T. Oshiro**, Field Examination Branch  
Examiner, resigned on July 15, 2002.

**Myron K. L. Tom**, Licensing and Regulatory  
Analysis Branch Examiner, retired on August 30,  
2002.

**Lynn Y. Wakatsuki** served as Commissioner from  
January 16, 1995 until December 13, 2002.

**Lynne H. Himeda** was appointed Acting  
Commissioner on December 16, 2002.

## **Our Mission . . .**

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...ensure the safety and soundness of state-chartered financial institutions by fairly administering applicable statutes and rules in order to protect the rights and funds of depositors, borrowers, consumers and other members of the community...

# Statement of Condition State-Chartered Banks

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	12/31/01	12/31/02
<b>Number of Banks</b>	<b>4</b>	<b>4</b>
<b>ASSETS</b>		
Loans and Leases <sup>1</sup>	\$13,568,174	\$13,392,971
Cash and Due from Banks	2,003,270	1,464,595
Securities	4,165,684	5,244,541
Fixed Assets	435,114	409,201
Other Real Estate	34,621	16,422
Other Assets	2,351,487	1,922,135
<b>TOTAL ASSETS</b>	<b>\$22,558,350</b>	<b>\$22,449,865</b>
<b>LIABILITIES &amp; CAPITAL</b>		
Total Deposits	\$15,763,268	\$16,706,211
Other Liabilities	3,784,136	2,728,824
Total Liabilities	19,547,404	19,435,035
Capital	3,010,946	3,014,830
<b>TOTAL LIABILITIES &amp; CAPITAL</b>	<b>\$22,558,350</b>	<b>\$22,449,865</b>

(dollar amounts in thousands)

Percentage of:

Equity Capital to Total Assets	13.35%	13.43%
Total Loans to Total Deposits	86.08%	80.17%
Total Loans to Total Assets	60.15%	59.66%

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<sup>1</sup> Including Fed Funds Sold; Net of Loan Loss Reserve

# **Statement of Condition**

## **Depository Financial Services Loan Companies**

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	<b>12/31/01</b>	<b>12/31/02</b>
<b>Number of Depository Financial Services Loan Companies</b>	<b>3</b>	<b>2</b>
<b>ASSETS</b>		
Loans and Leases <sup>2</sup>	\$292,006	\$290,444
Cash and Due from Banks	3,564	9,333
Securities	157,734	162,847
Fixed Assets	1,481	1,189
Other Real Estate	3,739	3,324
Other Assets	29,650	26,820
<b>TOTAL ASSETS</b>	<b>\$488,174</b>	<b>\$493,957</b>
<b>LIABILITIES &amp; CAPITAL</b>		
Total Deposits	\$406,341	\$408,592
Other Liabilities	26,470	27,628
 Total Liabilities	 432,811	 436,220
Capital	55,363	57,737
<b>TOTAL LIABILITIES &amp; CAPITAL</b>	<b>\$488,174</b>	<b>\$493,957</b>

(dollar amounts in thousands)

Percentage of:

Equity Capital to Total Assets	11.34%	11.69%
Total Loans to Total Deposits	71.86%	71.08%
Total Loans to Total Assets	59.82%	58.80%

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<sup>2</sup> Net of Loan Loss Reserve

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## **Directory of State-Chartered Banks**

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### **TRADE ASSOCIATION**

**Hawaii Bankers Association**  
1000 Bishop Street, Suite 301-B  
Honolulu, Hawaii 96813-4203  
Tel (808) 524-5161  
Fax (808) 521-4120

### **OFFICERS**

RONALD K. MIGITA  
President  
(City Bank)

CONSTANCE H. LAU  
Secretary/Treasurer  
(American Savings Bank)

WARREN K. K. LUKE  
Vice President  
(Hawaii National Bank)

RODNEY R. SHINKAWA  
Executive Vice President  
(Hawaii Bankers Association)

### **FEDERAL AGENCIES**

**Federal Deposit Insurance Corporation**  
25 Ecker Street, Suite 2300  
San Francisco, California 94105  
Tel (415) 546-0160 (San Francisco Regional Office)  
Toll Free (877) 275-3342 (Call Center)  
Website [www.fdic.gov](http://www.fdic.gov)

**Federal Reserve Bank of San Francisco**  
101 Market Street  
San Francisco, California 94120  
Tel (415) 974-2000  
Fax (415) 974-3429 or 974-2800

### **NATIONAL BANKS**

**The Comptroller of the Currency**  
Regional Administrator of National Banks  
Western District  
50 Fremont Street, Suite 3900  
San Francisco, California 94105  
Tel (415) 545-5900 (San Francisco)

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## Directory of State-Chartered Banks

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**BANK OF HAWAII**  
111 South King Street  
Honolulu, Hawaii 96813  
(PO Box 2900, Honolulu, HI 96846-6000)  
Tel 1-(888) 643-3888  
Tel 1-(888) 643-9888 (TTY – Hearing Impaired)  
Website [www.boh.com](http://www.boh.com)  
E-mail [info@boh.com](mailto:info@boh.com)

**Michael E. O'Neill**, Chairman of the Board, Chief Executive Officer and President; **Gretchen A. Mohen**, Vice Chairman; **Neal C. Hocklander**, Vice Chairman; **Allan R. Landon**, Vice Chairman, Treasurer and Chief Financial Officer; **Alton T. Kuioka**, Vice Chairman; **William C. Nelson**, Vice Chairman and Chief Risk Officer; **David W. Thomas**, Vice Chairman; **Donna A. Tanoue**, Vice Chairman; **Joseph T. Kiefer**, Executive Vice President and General Counsel; **Lori L. McCarney**, Executive Vice President; **Scott E. Miller**, Executive Vice President; **Peter M. Biggs**, Executive Vice President; **Robert I. Crowell**, Executive Vice President; **Joseph T. Donalson III**, Executive Vice President; **James M. Ewing**, Executive Vice President; **George J. Fillion**, Executive Vice President; **Victor A. Fresca**, Executive Vice President; **Kathleen J. Fujihara-Chong**, Executive Vice President; **John E. Gray, Jr.**, Executive Vice President; **Wayne Y. Hamano**, Executive Vice President; **James F. Hawkins**, Executive Vice President; **Peter S. Ho**, Executive Vice President; **Angela H. Isaac**, Executive Vice President; **Richard C. Keene**, Executive Vice President; **Thomas J. Koide**, Executive Vice President; **Ronald H. Leach**, Executive Vice President; **Lee Y. Moriwaki**, Executive Vice President; **Derek J. Norris**, Executive Vice President; **Mary E. Sellers**, Executive Vice President.

Statement of Condition as of December 31, 2002  
(All figures rounded and in thousands)

**Total Assets \$9,564,025**

**Total Capital \$939,970**

BRANCH – OAHU	ADDRESS	CITY	STATE	ZIP CODE
Aikahi Park	25 Kaneohe Bay Dr	Kailua	Hawaii	96734
Ala Moana	1441 Kapiolani Blvd	Honolulu	Hawaii	96814
Chinatown	101 N King St	Honolulu	Hawaii	96817
Ewa Beach	91-775 Papipi Rd	Ewa Beach	Hawaii	96706
Haleiwa	66-165 Kamehameha Hwy	Haleiwa	Hawaii	96712
Hawaii Kai	7192 Kalanianaole Hwy	Honolulu	Hawaii	96825
Hawaii Kai-Safeway	377 Keahole St	Honolulu	Hawaii	96825
International Airport	300 Rodgers Blvd	Honolulu	Hawaii	96819
Kahala Mall-Star	4211 Waialae Ave	Honolulu	Hawaii	96816
Kailua	636 Kailua Rd	Kailua	Hawaii	96734
Kailua-Safeway	200 Hamakua Dr	Kailua	Hawaii	96734
Kaimuki	3600 Waialae Ave	Honolulu	Hawaii	96816
Kalihi	1950 N King St	Honolulu	Hawaii	96819

## Directory of State-Chartered Banks

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**(Bank of Hawaii – cont.)**

BRANCH – OAHU (cont.)	ADDRESS	CITY	STATE	ZIP CODE
Kamehameha Shopping Ctr-Star	1620 N School St	Honolulu	Hawaii	96817
Kaneohe	45-1001 Kamehameha Hwy	Kaneohe	Hawaii	96744
Kaneohe-Safeway	46-065 Kamehameha Hwy	Kaneohe	Hawaii	96744
Kaneohe-Star	46-023 Kamehameha Hwy	Kaneohe	Hawaii	96744
Kaneohe Bay-Marine Base	1196 Fifth St KMCBH	Kailua	Hawaii	96734
Kapahulu	727 Kapahulu Ave	Honolulu	Hawaii	96816
Kapolei	91-590 Farrington Hwy #140	Kapolei	Hawaii	96707
Kapolei-Safeway	91-590 Farrington Hwy	Kapolei	Hawaii	96707
Keeaumoku	1451 S King St	Honolulu	Hawaii	96814
Laie	55-510 Kamehameha Hwy	Laie	Hawaii	96762
Main	111 S King St	Honolulu	Hawaii	96813
Manoa	2752 Woodlawn Dr, #5-100	Honolulu	Hawaii	96822
Mapunapuna	2969 Mapunapuna Pl, #100	Honolulu	Hawaii	96819
Mililani	95-221 Kipapa Dr	Mililani	Hawaii	96789
Mililani-Safeway	94-780B Meheula Prkwy	Mililani	Hawaii	96789
Moiliili-Star	2470 S King St	Honolulu	Hawaii	96826
Pearl City	850 Kamehameha Hwy	Pearl City	Hawaii	96782
Pearl Harbor	4404 Malaai St.	Honolulu	Hawaii	96818
Pearlridge	98-211 Pali Momi St	Aiea	Hawaii	96701
University	1010 University Ave	Honolulu	Hawaii	96826
Wahiawa	634 California Ave	Wahiawa	Hawaii	96786
Waiakamilo	1617 Dillingham Blvd	Honolulu	Hawaii	96817
Waialae-Kahala	4634 Kilauea Ave	Honolulu	Hawaii	96816
Waianae	86-120 Farrington Hwy	Waianae	Hawaii	96792
Waikele	94-817 Lumiaina St.	Waipahu	Hawaii	96797
Waikiki	2228 Kalakaua Ave	Honolulu	Hawaii	96815
Waikiki-Kaiulani	120 Kaiulani Ave	Honolulu	Hawaii	96815
Waimalu	98-1277-P Kaahumanu St	Aiea	Hawaii	96701
Waipahu	94-712 Farrington Hwy	Waipahu	Hawaii	96797
Ward Plaza	210 Ward Ave	Honolulu	Hawaii	96814

**BRANCH – HAWAII**

Hamakua	45-574 Mamane St	Honokaa	Hawaii	96727
Kaikoo	120 Pauahi St	Hilo	Hawaii	96720
Kamuela	67-1191 Mamalahoa Hwy	Kamuela	Hawaii	96743
Kau (Pahala)	Corner of Kamani & Pikake	Pahala	Hawaii	96777

## Directory of State-Chartered Banks

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**(Bank of Hawaii – cont.)**

BRANCH – HAWAII (cont.)	ADDRESS	CITY	STATE	ZIP CODE
Kealakekua	Cnr Mamalahoa Hwy & Nani Kupuna Pl	Kealakekua	Hawaii	96750
Keauhou-KTA	78-6831 Alii Dr	Kona	Hawaii	96740
Kohala	Akoni Pule Hwy	Kapaau	Hawaii	96755
Kona	75-5595 Palani Rd	Kona	Hawaii	96740
Kona-KTA	74-5594 Palani Rd	Kona	Hawaii	96740
Kona-Safeway	75-1027 Henry St	Kona	Hawaii	96740
Pahoa	Cnr Pahoa Govt Rd & Kauhale St	Pahoa	Hawaii	96778
Puainako-KTA	50 E Puainako St	Hilo	Hawaii	96720
Waiakea	417 E Kawili St	Hilo	Hawaii	96720

**BRANCH – KAUAI**

Hanapepe	3764 Hanapepe Rd	Hanapepe	Hawaii	96716
Kapaa	1407 Kuhio Hwy	Kapaa	Hawaii	96746
Lihue	4455 Rice St	Lihue	Hawaii	96766
Poipu	2360 Kiahuna Plantation Dr	Koloa	Hawaii	96756
Princeville	5-4280 Kuhio Hwy	Princeville	Hawaii	96722
Waimea	9801 Waimea Rd	Waimea	Hawaii	96796

**BRANCH – LANAI**

Lanai	460 Eight St	Lanai	Hawaii	96763
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**BRANCH – MAUI**

Hana	Hana Shopping Ctr, Rm 3	Hana	Hawaii	96713
Kahana Gateway	4405 Honoapiilani Hwy	Lahaina	Hawaii	96761
Kahului	27 Puunene Ave	Kahului	Hawaii	96732
Kahului-Safeway	170 E Kamehameha Ave	Kahului	Hawaii	96732
Kihei	1279 S Kihei Rd – Azeka Place	Kihei	Hawaii	96753
Kihei-Star	1310 S Kihei Rd	Kihei	Hawaii	96753
Lahaina	Lahaina Shopping Ctr	Lahaina	Hawaii	96761
Maui Marketplace	270 Dairy Rd, Bldg J	Kahului	Hawaii	96732
Paia	35 Baldwin Ave	Paia	Hawaii	96779
Piilani-Safeway	277 Piikea Ave	Kihei	Hawaii	96753
Pukalani	5501 Pukalani St	Pukalani	Hawaii	96768
Wailuku	2105 Main St	Wailuku	Hawaii	96793

## Directory of State-Chartered Banks

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**(Bank of Hawaii – cont.)**

BRANCH – MOLOKAI	ADDRESS	CITY	COUNTRY	ZIP CODE
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Kaunakakai	20 B Ala Malama St	Kaunakakai	Hawaii	96748
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**BRANCH-ASIA/INTERNATIONAL**

Japan – Tokyo Representative Office	41 <sup>st</sup> Floor, Shinjuku Center Bldg 1-25-1, Nishi-Shinjuku	Shinjuku-ku, Tokyo	Japan	163-0641
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**BRANCH – SOUTH PACIFIC**

American Samoa	PO Box 69	Pago Pago	American Samoa	96799
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**BRANCH – WEST PACIFIC**

CNMI/Saipan – Garapan	PO Box 500566	Saipan, MP	Commonwealth of Northern Marianas Islands/Saipan	96950
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CNMI/Saipan – Susupe	PO Box 500566	Saipan, MP	Commonwealth of Northern Marianas Islands/Saipan	96950
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Palau-Koror	PO Box 340	Koror Palau Island	Republic of Palau	96940
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**BRANCH – GUAM**

Agana	140 Aspinal St	Agana	Guam	96910
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Agana	PO Box BH	Hagatna	Guam	96932
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Agana Payless	PO Box 21959	GMF, Barrigada	Guam	96921
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Dededo	PO Box BH	Hagatna	Guam	96932
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Dededo	136 Kayen Chando St	Dededo	Guam	96921
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Micronesian Mall Payless	PO Box 21959	GMF, Barrigada	Guam	96921
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Oka Payless	PO Box 21959	GMF, Barrigada	Guam	96921
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Tamuning	PO Box BH	Hagatna	Guam	96932
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Yigo Payless	PO Box 21959	GMF, Barrigada	Guam	96921
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## Directory of State-Chartered Banks

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### **CENTRAL PACIFIC BANK**

220 South King Street  
Honolulu, Hawaii 96813  
Tel (808) 544-0500 (Oahu)  
Tel (800) 342-8422 (Neighbor Islands)  
Fax (808) 531-2875  
Website [www.cpbi.com](http://www.cpbi.com)  
E-mail [info@cpbi.com](mailto:info@cpbi.com)

**Clint Arnoldus**, Chairman of the Board, President and Chief Executive Officer; **Denis Isono**, Executive Vice President and Chief Operating Officer; **Neal K. Kanda**, Executive Vice President and Chief Financial Officer; **Blenn Fujimoto**, Executive Vice President and Chief Financial Services Officer; **Alwyn Chikamoto**, Executive Vice President and Chief Credit Officer.

Statement of Condition as of December 31, 2002  
(All figures rounded and in thousands)

**Total Assets \$2,024,894**

**Total Capital \$166,698**

BRANCH – OAHU	ADDRESS	CITY	STATE	ZIP CODE
Hawaii Kai	6600 Kalanianaole Hwy, # 107	Honolulu	Hawaii	96825
Kahala-Times	1173 21st Ave	Honolulu	Hawaii	96816
Kaheka-Daiei	801 Kaheka St	Honolulu	Hawaii	96814
Kailua	345 Hahani St	Kailua	Hawaii	96734
Kaimuki	3465 Waialae Ave	Honolulu	Hawaii	96816
Kalihi	2024 N King St	Honolulu	Hawaii	96819
Kaneohe	45-1151 Kamehameha Hwy	Kaneohe	Hawaii	96744
King-Smith	76 N King St	Honolulu	Hawaii	96817
Main	220 S King St	Honolulu	Hawaii	96813
Makiki	818 Keeaumoku St	Honolulu	Hawaii	96814
Mapunapuna	960 Mapunapuna St	Honolulu	Hawaii	96819
Mililani	95-720 Lanikuhana Ave	Mililani	Hawaii	96789
Moilili	2615 S King St	Honolulu	Hawaii	96826
Pearl City-Daiei	850 Kamehameha Hwy	Pearl City	Hawaii	96782
Pearlridge	98-150 Kaonohi St	Aiea	Hawaii	96701
Royal Kunia-Times	94-615 Kupuohi St	Waipahu	Hawaii	96797
Waikiki	105 Uluniu Ave	Honolulu	Hawaii	96815

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### Directory of State-Chartered Banks

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**(Central Pacific Bank – cont.)**

BRANCH – OAHU (cont.)	ADDRESS	CITY	STATE	ZIP CODE
Waipahu	94-210 Pupukahi St	Waipahu	Hawaii	96797
Ward	505 Ward Ave	Honolulu	Hawaii	96814

**BRANCH – HAWAII**

Hilo	525 Kilauea Ave	Hilo	Hawaii	96720
Kailua-Kona	75-1010 Henry St	Kona	Hawaii	96740

**BRANCH – KAUAI**

Lihue	4364 Rice St	Lihue	Hawaii	96766
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**BRANCH – MAUI**

Kahului	85 W Kaahumanu St	Kahului	Hawaii	96732
Kihei	207 Piikea Ave, Ste 6-63	Kihei	Hawaii	96753

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## Directory of State-Chartered Banks

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**CITY BANK**  
201 Merchant Street  
Honolulu, Hawaii 96813  
Tel (808) 535-2500  
Website [www.citybankhi.com](http://www.citybankhi.com)

**Lionel Y. Tokioka**, Chairman of the Board; **Ronald K. Migita**, Vice Chairman and Chief Executive Officer; **Richard C. Lim**, President and Chief Operating Officer; **Dean Hirata**, Executive Vice President and Treasurer; **Warren Y. Kunimoto**, Executive Vice President; **Jasen Takei**, Executive Vice President; **Caryn S. Morita**, Corporate Secretary; **Hope M. Chang**, Assistant Secretary.

Statement of Condition as of December 31, 2002  
(All figures rounded and in thousands)

**Total Assets \$1,691,465**

**Total Capital \$144,084**

BRANCH – OAHU	ADDRESS	CITY	STATE	ZIP CODE
Bethel	1018 Bethel St	Honolulu	Hawaii	96813
Bishop	1111 Bishop St	Honolulu	Hawaii	96813
Kahala Mall	4211 Waialae Ave	Honolulu	Hawaii	96816
Kailua	419 Kuulei Rd	Kailua	Hawaii	96734
Kalihi	2119 N King St	Honolulu	Hawaii	96819
Kaneohe	45-1054 Kamehameha Hwy	Kaneohe	Hawaii	96744
Kapahulu	909 Kapahulu Ave	Honolulu	Hawaii	96816
Kapalama	1535 Dillingham Blvd	Honolulu	Hawaii	96817
Kapiolani	1600 Kapiolani Blvd	Honolulu	Hawaii	96814
Kapolei	1001 Kamokila Blvd, #104	Kapolei	Hawaii	96707
Main	201 Merchant St	Honolulu	Hawaii	96813
Makiki	1338 S Beretania St	Honolulu	Hawaii	96814
McCully	2002 S King St	Honolulu	Hawaii	96826
Wahiawa	935 California Ave	Wahiawa	Hawaii	96786
Waikiki	2250 Kalakaua Ave	Honolulu	Hawaii	96815
Waimalu	98-1247 Kaahumanu St	Aiea	Hawaii	96701
Waipahu	94-210 Pupukahi St	Waipahu	Hawaii	96797

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### **Directory of State-Chartered Banks**

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**(City Bank – cont.)**

<b>BRANCH – HAWAII</b>	<b>ADDRESS</b>	<b>CITY</b>	<b>STATE</b>	<b>ZIP CODE</b>
Hilo	333 Kilauea Ave	Hilo	Hawaii	96720
Kona	75-1027 Henry St, Ste 111B	Kailua-Kona	Hawaii	96740

**BRANCH – KAUAI**

Lihue	4100 Rice St	Lihue	Hawaii	96766
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**BRANCH – MAUI**

Kahului	285 W. Kaahumanu Ave, #101	Kahului	Hawaii	96732
Kihei	1819 S Kihei Rd, # D-109	Maui	Hawaii	96753

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## Directory of State-Chartered Banks

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### **FIRST HAWAIIAN BANK**

999 Bishop Street  
(PO Box 3200, Honolulu, HI 96847-0001)  
Honolulu, Hawaii 96813  
Tel (808) 525-6340  
Website [www.fhb.com](http://www.fhb.com)

**Walter A. Dods, Jr.**, Chairman and Chief Executive Officer; **Donald G. Horner**, President and Chief Operating Officer; **Lily Yao**, Vice Chairman; **Albert M. Yamada**, Executive Vice President and Chief Financial Officer; **William E. Atwater, III**, Executive Vice President, General Counsel and Secretary; **Anthony R. Guerrero, Jr.**, Executive Vice President; **Gary L. Caulfield**, Executive Vice President; **W. B. Johnstone**, Executive Vice President and Treasurer; **Gerald Keir**, Executive Vice President; **David Madison**, Executive Vice President; **John Landgraf**, Executive Vice President; **Robin S. Midkiff**, Executive Vice President; **Frederick J. Shine, III**, Executive Vice President and Chief Credit Officer; **Sheila M. Sumida**, Executive Vice President; **Barbara Tomber**, Executive Vice President; **Mark H. Felmet**, Executive Vice President and Group Manager; **Robert T. Fujioka**, Executive Vice President and Group Manager; **Raymond S. Ono**, Executive Vice President and Segment Manager; **Edward Y.W. Pei**, Executive Vice President and Group Manager.

Statement of Condition as of December 31, 2002  
(All figures rounded and in thousands)

**Total Assets \$9,169,481**

**Total Capital \$1,764,078**

BRANCH – OAHU	ADDRESS	CITY	STATE	ZIP CODE
Aloha Tower Marketplace	1 Aloha Tower Rd, Ste U201	Honolulu	Hawaii	96813
Aina Haina	Aina Haina Shopping Ctr	Honolulu	Hawaii	96821
Chinatown	2 N King St	Honolulu	Hawaii	96817
Eaton Square	444 Hobron Ln	Honolulu	Hawaii	96815
Ewa Beach	91-919 Ft Weaver Rd	Ewa Beach	Hawaii	96706
Haleiwa	66-135 Kamehameha Hwy	Haleiwa	Hawaii	96712
Hawaii Kai	7110 Kalanianaole Hwy	Honolulu	Hawaii	96825
Hickam	30 Hickam Ct, Hickam AFB	Honolulu	Hawaii	96818
Kahala	1348 Hunakai St	Honolulu	Hawaii	96816
Kahuku	56-565 Kamehameha Hwy	Kahuku	Hawaii	96731
Kailua	705 Kailua Rd	Kailua	Hawaii	96734
Kaimuki	3599 Waialae Ave	Honolulu	Hawaii	96816
Kalihi	2250 N King St	Honolulu	Hawaii	96819
Kaneohe	45-480 Kaneohe Bay Dr, Bldg H	Kaneohe	Hawaii	96744
Kaneohe Bay	46-047 Kamehameha Hwy	Kaneohe	Hawaii	96744
Kapahulu	433 Kapahulu Ave	Honolulu	Hawaii	96816
Kapiolani	1580 Kapiolani Blvd	Honolulu	Hawaii	96814
Kapolei	590 Farrington Hwy	Kapolei	Hawaii	96707

## Directory of State-Chartered Banks

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**(First Hawaiian Bank – cont.)**

BRANCH – OAHU (cont.)	ADDRESS	CITY	STATE	ZIP CODE
King-Liliha	445 N King St	Honolulu	Hawaii	96817
Liliha	1420 Liliha St	Honolulu	Hawaii	96817
Main	999 Bishop St	Honolulu	Hawaii	96813
Makiki	1111 S Beretania St	Honolulu	Hawaii	96814
Manoa	2764 Woodlawn Dr	Honolulu	Hawaii	96822
Mililani	95-390 Kuahelani St	Mililani	Hawaii	96789
Moanalua	1000 Mapunapuna St	Honolulu	Hawaii	96819
Pearl City	890 Kamehameha Hwy	Pearl City	Hawaii	96782
Pearlridge	98-1071 Moanalua Rd	Aiea	Hawaii	96701
Sand Island	111 Sand Island Access Rd # R-20	Honolulu	Hawaii	96819
Schofield	Bldg 3321 Schofield Barracks	Wahiawa	Hawaii	96786
University	2411 S King St	Honolulu	Hawaii	96826
Wahiawa	730 California Ave	Wahiawa	Hawaii	96786
Waianae	86-020 Farrington Hwy	Waianae	Hawaii	96792
Waikiki	2181 Kalakaua Ave	Honolulu	Hawaii	96815
Waipahu	94-205 Leoku St	Waipahu	Hawaii	96797
Ward	250 Ward Ave, # 140	Honolulu	Hawaii	96814

**BRANCH – HAWAII**

Hilo	1205 Kilauea Ave	Hilo	Hawaii	96720
Honokaa	Mamane St at Kika St	Honokaa	Hawaii	96727
Kamehameha	120 Waianuenue Ave	Hilo	Hawaii	96720
Kamuela	67-1189 Mamalahoa Hwy	Kamuela	Hawaii	96743
Kealakekua	Mamalahoa Hwy	Kealakekua	Hawaii	96750
Kona	74-5593 Palani Rd	Kailua-Kona	Hawaii	96740
Pahoa	Government Main Rd	Pahoa	Hawaii	96778
Waikoloa	68-1845 Waikoloa Rd	Waikoloa	Hawaii	96738

**BRANCH – KAUAI**

Hanapepe-Eleele	Elele Shopping Ctr, Bldg 606	Elele	Hawaii	96705
Kapaa	4-1366 Kuhio Hwy	Kapaa	Hawaii	96746
Koloa	3506 Waikomo Rd	Kauai	Hawaii	96756
Kukui Grove	3-2600 Kaumualii Hwy, # 1023	Lihue	Hawaii	96766
Lihue	4423 Rice St	Lihue	Hawaii	96766
Princeville	5-4280 Kuhio Hwy	Princeville	Hawaii	96722

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### Directory of State-Chartered Banks

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**(First Hawaiian Bank – cont.)**

BRANCH – KAUAI (cont.)	ADDRESS	CITY	STATE	ZIP CODE
Waimea	4525 Panako Rd	Waimea	Hawaii	96796

**BRANCH – LANAI**

Lanai	644 Lanai Ave	Lanai City	Hawaii	96763
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**BRANCH – MAUI**

Kahului	20 W Kaahumanu Ave	Kahului	Hawaii	96732
Kihei	41 E Lipoa St, # 28	Kihei	Hawaii	96753
Lahaina	215 Papalaua St	Lahaina	Hawaii	96761
Napili	5095 Napilihau St	Napili	Hawaii	96761
Pukalani	67 Makawao Ave	Pukalani	Hawaii	96768
Wailuku	27 Market St	Wailuku	Hawaii	96793

**BRANCH – PACIFIC ISLANDS**

Dededo	562 Harmon Lp, Compadre Mall	Dededo	Guam	96912
Tamuning	Chalan San Antonio Rd	Tamuning	Guam	96911
Maite	400 Route 8	Mongmong	Guam	96927-2003
Gualo Rai	Gualo Rai Commercial Ctr	Gualo Rai	Saipan, MP	96950
Oleai	Oleai Ctr, Beach Rd	Chalan Laulau	Saipan, MP	96950

**BRANCH – WEST INDIES**

Cayman Islands	PO Box 500	Georgetown	Grand Cayman, Cayman Islands
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## Directory of Interstate and Foreign Banks

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### **BANK OF THE ORIENT**

Administrative Office  
233 Sansome Street  
San Francisco, California 94104  
Tel (415) 338-0770  
Tel (808) 543-3700 (Honolulu)  
Website [www.bankorient.com](http://www.bankorient.com)

Regional Manager and Senior Vice President – **Michael H. Higa**

**Ernest L. Go**, Chairman of the Board and Chief Executive Officer; **John Ng**, Executive Vice President.

BRANCH	ADDRESS	CITY	STATE	ZIP CODE
Main	765 Bishop St	Honolulu	Hawaii	96813
Manoa	2851 E Manoa Rd	Honolulu	Hawaii	96822

### **HOMESTREET BANK**

**Honolulu Office**  
1221 Kapiolani Boulevard, Suite 644  
Honolulu, Hawaii 96814  
Tel (808) 596-0343  
Fax (808) 593-2540  
Website [www.homestreetbank.com](http://www.homestreetbank.com)

Hawaii Manager and Senior Vice President – **Gary K. Kai**

**Bruce W. Williams**, Chief Executive Office; **Joan L. Enticknap**, President; **Debra L. Johnson**, Executive Vice President; **Richard W. H. Bennion**, Executive Vice President; **Patricia A. Leach**, Executive Vice President.

BRANCH	ADDRESS	CITY	STATE	ZIP CODE
Honolulu	2 S King St	Honolulu	Hawaii	96813
Hilo	111 Aupuni St, # 102	Hilo	Hawaii	96720

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## **Directory of Interstate and Foreign Banks**

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### **PHILIPPINE NATIONAL BANK**

**Honolulu Agency**

1145 Bishop Street

Honolulu, Hawaii 96813

Tel (808) 521-1493

Fax (808) 533-2842

E-mail [pnbhnl@worldnet.att.net](mailto:pnbhnl@worldnet.att.net)

General Manager - **Jose R. Guevara, Jr.**

**Francisco A. Dizon**, Chairman of the Board; **Lorenzo V. Tan**, Vice Chairman, President and Chief Executive Officer; **Santiago Cua, Jr.**, Senior Executive Vice President and Chief Operating Officer/Chief Lending Officer; **Anthony Q. Chua**, Executive Vice President (Global Operations); **Mervyn G. Encanto**, Executive Vice President (Retail Banking Sector).

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## **Directory of Depository Financial Services Loan Companies**

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### **TRADE ASSOCIATION**

#### **Hawaii Financial Services Association, Inc.**

c/o Marvin S. C. Dang, Esq.  
Attorney for HFSA  
PO Box 4109  
Honolulu, HI 96812-4109  
Tel (808) 521-8521  
Fax (808) 521-8522  
E-mail [dangm@aloha.net](mailto:dangm@aloha.net)

### **OFFICERS**

**ROLAND CASAMINA**  
President  
(House of Finance, Inc.)

**ALVIN TANAKA**  
Vice President  
(American General Financial Services of Hawaii, Inc.)

**BERNADETTE H. SAKODA**  
Secretary  
(Kauai Island Finance, Inc.)

**MARVIN S. C. DANG, ESQ.**  
Executive Secretary/Treasurer/Attorney

### **FEDERAL AGENCY**

#### **Federal Deposit Insurance Corporation<sup>1</sup>**

25 Ecker Street, Suite 2300  
San Francisco, California 94105  
Tel (415) 546-0160 (Regional Office, San Francisco)  
Toll Free (877) 275-3342 (Call Center)  
Website [www.fdic.gov](http://www.fdic.gov)

Truth in Lending<sup>2</sup>

**Federal Trade Commission**  
901 Merchant Street, Suite 570  
San Francisco, California 94103

Toll Free (877) 382-4357 (Consumer Complaints – 9am to 5pm EST)

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<sup>1</sup> For depository financial services loan companies.

<sup>2</sup> For non depository financial services loan companies.

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## **Directory of Depository Financial Services Loan Companies**

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### **FINANCE FACTORS, LIMITED**

1164 Bishop Street  
Honolulu, Hawaii 96813  
(PO Box 3979, 96812-3979)  
Tel (808) 548-3311  
Website [www.financefactors.com](http://www.financefactors.com)

**Daniel B. T. Lau**, Chairman of the Board and Secretary; **Russell J. Lau**, Vice Chairman of the Board and Chief Executive Officer; **Steven J. Teruya**, President and Chief Operating Officer.

Statement of Condition as of December 31, 2002  
(All figures rounded and in thousands)

**Total Assets \$484,610**

**Total Capital \$53,196**

BRANCH – OAHU	ADDRESS	CITY	STATE	ZIP CODE
Downtown	1164 Bishop St	Honolulu	Hawaii	96813
Kahala	4224 Waialae Ave	Honolulu	Hawaii	96816
Kailua	200 Hamakua Dr	Kailua	Hawaii	96734
Kalihi	1620 N School St	Honolulu	Hawaii	96817
Kapahulu	2927 Kapiolani Blvd	Honolulu	Hawaii	96826
Kapiolani	1600 Kapiolani Blvd, # 109	Honolulu	Hawaii	96814
Pearl City	850 Kamehameha Hwy	Pearl City	Hawaii	96782

### **BRANCH – HAWAII**

Hilo	427 Kilauea Ave	Hilo	Hawaii	96720
Kealakekua-Kona	81-6629 Mamalahoa Hwy	Kealakekua-Kona	Hawaii	96750

### **LOAN CENTER – HAWAII**

Kailua-Kona	74-5620 Palani Rd, Ste 210	Kailua-Kona	Hawaii	96740
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### **BRANCH – KAUAI**

Lihue	4370 Kukui Grove St, #111	Lihue	Hawaii	96766
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**Directory of Depository Financial Services Loan Companies**

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**(Finance Factors, Limited –  
cont.)**

BRANCH – MAUI	ADDRESS	CITY	STATE	ZIP CODE
Kahului	140 Hoohana St, Ste 111	Kahului	Hawaii	96732

**LOAN CENTER – MAUI**

Kahului	140 Hoohana St, Ste 112	Kahului	Hawaii	96732
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**LOAN CENTER – GUAM**

Tamuning	800 S Marine Dr, Ste 4	Tamuning	Guam	96931
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**GECC FINANCIAL CORPORATION**

Topa Financial Center  
Bishop Street Tower  
700 Bishop Street  
Honolulu, Hawaii 96813  
(PO Box 2448, Honolulu, HI 96804-2448)  
Tel (808) 527-8200

**Jack W. Inglis**, Chairman of the Board; **Alan R. Cumpston**, President and Chief Executive Officer; **James A. Wiencke**, Executive Vice President;

Statement of Condition as of December 31, 2002  
(All figures rounded and in thousands)

**Total Assets \$9,347**

**Total Capital \$4,541**

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## **Directory of Non Depository Financial Services Loan Companies**

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**ASB REALTY CORPORATION**  
915 Fort Street, #601  
Honolulu, Hawaii 96813  
Tel (808) 539-7121  
Fax (808) 539-7926  
E-mail [schong@asbhawaii.com](mailto:schong@asbhawaii.com)

**Alvin N. Sakamoto**, Chairman and President; **David K. Todani**, Vice President; **Stanley K. W. Chong**, Secretary; **Gary Horita**, Treasurer.

**ACCREDITED HOME LENDERS, INC.**  
1188 Bishop Street, Suite 1111  
Honolulu, Hawaii 96813  
Tel (808) 371-3601  
Fax (909) 537-5690

**James K. Konrath**, Chief Executive Officer; **Ray W. McKewon**, Executive Vice President and Secretary; **Joseph J. Lydon**, President and Chief Operating Officer; **John S. Buchanan**, Chief Financial Officer.

**AMERICAN GENERAL FINANCIAL SERVICES OF HAWAII, INC.**  
94-1040 Waipio-Uka Street  
Waipahu, Hawaii 96797  
Tel (808) 671-5664

District Manager - **Alvin Tanaka**

**Frederick W. Geissinger**, Chairman, Chief Executive Officer and President; **Ben D. Hendrix**, Executive Vice President; **Donald R. Breivogel, Jr.**, Senior Vice President and Chief Financial Officer; **Timothy M. Hayes**, Senior Vice President, Secretary and General Counsel; **Bryan A. Binyon**, Vice President and Treasurer.

BRANCH – OAHU	ADDRESS	CITY	STATE	ZIP CODE
Honolulu	555 N King St, Bldg A, Sp 106	Honolulu	Hawaii	96817
Kaneohe	46-028 Kawa St, Ste A-9	Kaneohe	Hawaii	96744
Pearl City	98-1254 Kaahumanu St	Pearl City	Hawaii	96782
Waipahu	94-1040 Waipio-Uka St	Waipahu	Hawaii	96797

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### **Directory of Non Depository Financial Services Loan Companies**

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(American General Financial Services of Hawaii, Inc. – cont.)

BRANCH – HAWAII	ADDRESS	CITY	STATE	ZIP CODE
Hilo	395 Kilauea Ave, Unit B3	Hilo	Hawaii	96720

**BRANCH – MAUI**

Kahului	250 Alamaha St, Ste N15	Kahului	Hawaii	96732
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**BENEFICIAL HAWAII INC.**  
826 Fort Street  
Honolulu, Hawaii 96813  
Tel (808) 536-2551  
Fax (808) 526-2835

District Group Manager – **Roy Gerber**

**T.M. Detelich**, President; **J. A. Vozar, Jr.**, Executive Vice President and Chief Financial Officer; **M. J. Bromley**, Vice President and Secretary; **B. B. Moss, Jr.**, Vice President and Treasurer.

BRANCH – OAHU	ADDRESS	CITY	STATE	ZIP CODE
Honolulu	1199 Dillingham Blvd, # C-103	Honolulu	Hawaii	96817
Kaneohe	45-955 Kamehameha Hwy	Kaneohe	Hawaii	96744
Main	826 Fort Street Mall	Honolulu	Hawaii	96813
Wahiawa	823 California Ave, # 31-A	Wahiawa	Hawaii	96786

**BRANCH – HAWAII**

Hilo	99 Aupuni St, # 101	Hilo	Hawaii	96720
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**BRANCH – KAUAI**

Lihue	3-2600 Kaumualii Hwy, Ste B17	Lihue	Hawaii	96766
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**BRANCH – MAUI**

Kahului	425 Koloa St, Suite 101A	Kahului	Hawaii	96732
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## **Directory of Non Depository Financial Services Loan Companies**

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**CPB REAL ESTATE, INC.**  
220 South King Street, Suite 1501  
Honolulu, Hawaii 96813  
Tel (808) 536-4632  
Fax (808) 544-0757

**Clinton L. Arnoldus**, Chairman and President; **Neal Kanda**, Vice President, Secretary, Treasurer; **Sherri Yim**, Assistant Treasurer.

**CITIFINANCIAL, INC.**  
(a Hawaii Corporation)  
700 Bishop Street, Suite 1010  
Honolulu, Hawaii 96813  
Tel (808) 531-2569

**John B. Duvall III**, Chairman and President; **Tom Brokaw**, Executive Vice President; **Linda S. Davis**, Vice President; **Martin J. Wong**, Vice President and Secretary; **Jeffrey J. Carter**, Treasurer.

BRANCH – OAHU	ADDRESS	CITY	STATE	ZIP CODE
Aiea	98-199 Kamehameha Hwy, # A-1	Aiea	Hawaii	96701
Haleiwa	66-145 Kamehameha Hwy	Haleiwa	Hawaii	96712
Honolulu	197 S Hotel St	Honolulu	Hawaii	96813
Honolulu	1286 Kalani St, # 109	Honolulu	Hawaii	96817
Honolulu	1440 Kapiolani Blvd, # 107	Honolulu	Hawaii	96814
Honolulu	2153 N King St, # 109	Honolulu	Hawaii	96819
Honolulu	2320 S King St	Honolulu	Hawaii	96826
Kailua	116 Hekili St, # 104	Kailua	Hawaii	96734
Kaneohe	45-1117 Kamehameha Hwy, # 103	Kaneohe	Hawaii	96744
Kapolei	890 Kamokila Blvd, # 130	Kapolei	Hawaii	96707
Mililani	95-1249 Meheula Pkwy, # B-7	Mililani	Hawaii	96789
Wahiawa	846 Kilani Ave	Wahiawa	Hawaii	96786
Waipahu	94-866 Moloalo St, Ste D2	Waipahu	Hawaii	96797

### BRANCH – HAWAII

Hilo	315 Makaala St, # 112	Hilo	Hawaii	96720
Hilo	220 Kamehameha Ave	Hilo	Hawaii	96720
Kona	75-5660 Kopiko St, # D2	Kona	Hawaii	96740

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### **Directory of Non Depository Financial Services Loan Companies**

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**(CitiFinancial, Inc. – cont.)**

BRANCH – KAUAI	ADDRESS	CITY	STATE	ZIP CODE
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Lihue	4370 Kukui Grove St, # 104	Lihue	Hawaii	96766
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**BRANCH – MAUI**

Kahului	65 W Kaahumanu Ave, # 3D	Kahului	Hawaii	96732
Kahului	333 Dairy Rd, # 101-B	Kahului	Hawaii	96732
Lahaina	840 Wainee St, # H-4	Lahaina	Hawaii	96761

**COUNTRYWIDE HOME LOANS, INC.**

225 Queen Street, Suite 100  
Honolulu, Hawaii 96813  
Tel (808) 532-1150  
Fax (808) 533-2468

Area Manager – **Jon Whittington**

**Angelo R. Mozilo**, Chairman; **Stanford L. Kurland**, President and Chief Executive Officer; **Sandor E. Samuels**, Managing Director, General Counsel and Secretary; **Carlos Manuel Garcia**, Senior Managing Director and Chief of Operations; **Thomas Keith McLaughlin**, Managing Director and Chief Financial Officer.

BRANCH – OAHU	ADDRESS	CITY	STATE	ZIP CODE
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Honolulu	841 Bishop St, Ste 1530 (Wholesale Lending)	Honolulu	Hawaii	96813
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Pearl City	1000 Kamehameha Hwy, Ste 222	Pearl City	Hawaii	96782
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**OFFICE – HAWAII**

Hilo	586 Kanoelehua Ave, Ste 205	Hilo	Hawaii	96720
Kona-Kona	75-1000 Henry St, Ste 205	Kailua-Kona	Hawaii	96740

AGENCY OFFICE – MAUI	ADDRESS	CITY	STATE	ZIP CODE
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Maui	425 Koloa St, Ste 103	Pukalani	Hawaii	96732
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## **Directory of Non Depository Financial Services Loan Companies**

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### **FHL LEASE HOLDING COMPANY, INC.**

1314 South King Street, 2<sup>nd</sup> Floor  
Honolulu, Hawaii 96814

Tel (808) 593-5300  
Fax (808) 593-5302

**Donald G. Horner**, Chairman of the Board and Chief Executive Officer; **Stephen J. Marcuccilli**, President; **Albert M. Yamada**, Vice President and Treasurer; **William E. Atwater**, Vice President and Secretary; **Pamela R. Fern**, Vice President; **Brian Y. C. Lau**, Vice President; **George H. Lumsden**, Vice President and General Auditor.

### **FIRST FINANCE COMPANY OF MOLOKAI**

PO Box 615  
Kaunakakai, Molokai 96748  
Tel (808) 553-5545  
Fax (808) 553-8415  
E-mail [ffcomkk@aloha.net](mailto:ffcomkk@aloha.net)

Manager – **Peter K. Cockett**

**Peter K. Cockett**, President; **Patrick Cummins**, Vice President; **Wilma Souza**, Secretary; **Mary Theresa Reelitz**, Treasurer.

### **FORD MOTOR CREDIT COMPANY**

1585 Kapiolani Boulevard, Suite 922  
Honolulu, Hawaii 96814  
Tel (808) 946-3200

Hawaii Manager - **Walter Lawson**

**Gregory C. Smith**, Chairman of the Board, President and Chief Executive Officer; **Terry D. Chenault**, Executive Vice President; **Robert D. Charles**, Executive Vice President; **Michael E. Bannister**, Executive Vice President; **Phil Horlock**, Executive Vice President; **Bibiana Boerio**, Executive Vice President and Chief Financial Officer; **David L. Korman**, Executive Vice President; **John T. Noone**, Executive Vice President; **A. J. Wagner**, Executive Vice President.

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## **Directory of Non Depository Financial Services Loan Companies**

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### **FULL SPECTRUM LENDING, INC.**

700 Bishop Street  
Honolulu, Hawaii 96813  
Tel (808) 532-0922  
Website [FullSpectrumLending.com](http://FullSpectrumLending.com)

Branch Manager – **Paul Tamashiro**

**Greg Lumsden**, President/Managing Director; **Pete Kuema**, Chief Operating Officer; **Rob Schreibman**, Executive Vice President – Sales.

### **GE CAPITAL HAWAII, INC.**

Topa Financial Center  
Fort Street Tower  
745 Fort Street Mall, Suite 1800  
Honolulu, Hawaii 96813  
Tel (808) 527-8200

**Jack W. Inglis**, Chairman of the Board, Chief Executive Officer and President; **Alan R. Cumpston**, Executive Vice President; **James A. Wiencke**, Executive Vice President.

### **GMAC MORTGAGE CORPORATION**

629 Kailua Road  
Kailua, Hawaii 96734  
Tel (808) 263-4622  
Fax (808) 263-5935

**David Applegate**, Chairman, President and Chief Executive Officer; **Ralph Hall**, Executive Vice President; **Robert H. Patterson**, Senior Vice President and Secretary; **Dennis Geer**, Executive Vice President and Chief Administrative Officer; **Thomas P. Sterger**, Senior Vice President and Treasurer; **James R. Hillsman**, Executive Vice President and Chief Financial Officer; **Barry J. Bier**, Executive Vice President.

BRANCH – OAHU	ADDRESS	CITY	STATE	ZIP CODE
Honolulu	800 Fort Street Mall, Stes 100 & 102	Honolulu	Hawaii	96813

---

## **Directory of Non Depository Financial Services Loan Companies**

---

### **GENERAL MOTORS ACCEPTANCE CORPORATION**

1357 Kapiolani Boulevard, #920  
Honolulu, Hawaii 96814  
Tel (808) 951-2050

Manager – **Whit Michel**

**John D. Finnegan**, Chairman of the Board and President; **Richard J. S. Clout**, Executive Vice President; **John E. Gibson**, Executive Vice President; **William F. Muir**, Executive Vice President and Chief Financial Officer; **Susan G. Hauseman**, Treasurer; **Cathy L. Quenneville**, Secretary.

### **HONOWAII INVESTMENT CO., LTD.**

600 Kapiolani Boulevard, Suite 205  
Honolulu, Hawaii 96813  
Tel (808) 533- 4484

**Jason K. Lau**, President and Treasurer; **Deborah Y. L. Lau**, Secretary.

### **HOUSE OF FINANCE, INC.**

1810 North King Street, Suite A  
Honolulu, Hawaii 96819  
Tel (808) 847-8493  
Fax (808) 847-8747

E-mail [HOF.ROLAND@VERIZON.NET](mailto:HOF.ROLAND@VERIZON.NET)

**Roland C. Casamina**, President and Chief Executive Officer; **Evelyn Casamina**, Vice President and Secretary; **Marsha Kamanao**, Assistant Vice President - Operations.

### **INVESTORS FINANCE, INC.**

345 Queen Street, #900  
Honolulu, Hawaii 96813  
Tel (808) 791-6830  
Fax (808) 791-6831  
E-mail [Monaco@2cap.com](mailto:Monaco@2cap.com)

**Michael S. Monaco**, Chairman and Chief Executive Officer; **Wade W. Richardson**, President; **Richard R. Weaver**, Chief Financial Officer; **Alexis J. Burke**, Secretary.

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## **Directory of Non Depository Financial Services Loan Companies**

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### **KAUAI ISLAND FINANCE, INC.**

Kokua Professional Building  
2973 Umi Street  
Lihue, Hawaii 96766  
Tel (808) 245-6968  
Fax (808)246-0141

Manager - **Bernadette H. Sakoda**

**Richard K. Maeda**, President; **Bernadette H. Sakoda**, Executive Vice President and Manager; **Wayne R. Ellis**, Vice President; **Morris Shinsato**, Secretary; **Roy Tanaka**, Treasurer.

### **MAUI INDUSTRIAL LOAN & FINANCE COMPANY, INC.**

140 North Market Street, Suite 201  
Wailuku, Hawaii 96793  
Tel (808) 244-9143  
Fax (808) 244-1375

**Lloyd Y. Kimura**, President and Secretary; **Jennie H. Kimura**, Vice President and Treasurer.

### **MERRILL LYNCH CREDIT CORPORATION**

Pauahi Tower Penthouse  
1001 Bishop Street  
Honolulu, Hawaii 96813  
Tel (808) 525-7300  
Fax (808) 525-7374

Managing Director – **Judith Perry**

**Kevin O'Hanlon**, President, Chairman of the Board and Chief Executive Officer; **Arpad Dobransky**, Vice President and Treasurer; **George T. Morrison**, Vice President and Secretary.

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## **Directory of Non Depository Financial Services Loan Companies**

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### **MORGAN STANLEY DEAN WITTER CREDIT CORPORATION**

1001 Bishop Street, Suite 1600  
Honolulu, Hawaii 96813  
Tel (808) 525-6900  
Fax (808) 525-6901

Manager – **Paul C. T. Loo**

**Margaret J. Bellock**, President and Chief Executive Officer; **Thomas F. White**, Senior Vice President and Chief Operating Officer; **David L. Bianucci**, Senior Vice President and Treasurer; **Joseph L. Reading**, Senior Vice President; **S. Michael Smith**, Senior Vice President; **William H. Clugston**, Secretary.

### **MUTUAL FINANCE COMPANY, LIMITED**

1165 Bethel Street, 2<sup>nd</sup> Floor  
Honolulu, Hawaii 96813  
Tel (808) 539-9777  
Fax (808) 521-2714

**Franklin M. Tokioka**, Chairman of the Board and President; **Davadass Ramadass**, Vice President and Treasurer; **Franklin M. Tokioka II**, Vice President; **Arthur Shida**, Secretary.

### **NEW CENTURY MORTGAGE CORPORATION**

841 Bishop Street, Suite 2001  
Honolulu, Hawaii 96813  
Tel (808) 531-5500  
Fax (949) 224-5718  
E-mail [honolulu@ncen.com](mailto:honolulu@ncen.com)

Branch Manager – **William Stutzmann**

**Brad A. Morrice**, Chairman of Board and Chief Executive Officer; **Patrick Flanagan**, President and Chief Operating Officer; **Edward F. Gotschall**, Executive Vice President.

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## **Directory of Non Depository Financial Services Loan Companies**

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**OK FINANCE, INC.**  
City Financial Tower  
201 Merchant Street, Suite 1650  
Honolulu, Hawaii 96813  
Tel (808) 526-1214  
Fax (808) 523-1488

Manager - **Paul S. Mori**

**Yoshinori Ito**, President; **Paul S. Mori**, Secretary and Treasurer.

**SAFETY LOAN COMPANY, LTD.**  
2065 South King Street, Room 105  
Honolulu, Hawaii 96826  
Tel (808) 946-4894  
Fax (808) 946-2077

**Sonny Okada**, Chief Executive Officer; **Judy Okada**, President and Secretary; **Gavin Hubbard**, Vice President;  
**Wesley Nakamura**, Vice President; **Walter Okada**, Treasurer.

BRANCH – OAHU	ADDRESS	CITY	STATE	ZIP CODE
Kalihi	2255 N School St	Honolulu	Hawaii	96819

**STANDARD FINANCIAL CORP.**  
705 South King Street, Suite 204  
Honolulu, Hawaii 96813  
Tel (808) 531-6515

**Allan S. Totoki**, President; **Rona S. Totoki**, Secretary; **Adele Lum**, Vice President-Finance/Treasurer.

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## **Directory of Non Depository Financial Services Loan Companies**

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### **WELLS FARGO FINANCIAL HAWAII, INC.**

26 Hoolai Street  
Kailua, Hawaii 96734  
Tel (808) 262-6584

District Manager - **Patrick Tom**

**Steve R. Wagner**, President; **Patrick Tom**, Vice President; **Gary M. Poetting**, Vice President; **Faye L. Kunz**, Secretary; **David A. Fisher**, Treasurer.

BRANCH - OAHU	ADDRESS	CITY	STATE	ZIP CODE
Aiea	99-115 Aiea Hts Dr, # 301	Aiea	Hawaii	96701
Ala Moana	1311 Kapiolani Blvd, # 101	Honolulu	Hawaii	96814
Kailua	26 Hoolai St	Kailua	Hawaii	96734
Kapalama	1210 Dillingham Blvd	Honolulu	Hawaii	96817
Pearl City Plaza	719 Kamehameha Hwy	Pearl City	Hawaii	96782
Waipahu	94-235 Hanawai Cir	Waipahu	Hawaii	96797

### **BRANCH – HAWAII**

Hilo	266 Waianuenue Ave	Hilo	Hawaii	96720
Kamuela	64-1035 Mamalahoa Hwy, # G	Kamuela	Hawaii	96743
Kona	75-5722 Hanama Pl	Kona	Hawaii	96740

### **BRANCH – KAUAI**

Lihue	3122 Kuhio Hwy, # A-14	Lihue	Hawaii	96766
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### **BRANCH – MAUI**

Wailuku	210 Imi Kala St, # 203	Wailuku	Hawaii	96793
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## **Directory of State-Chartered Credit Unions**

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### **TRADE ASSOCIATION**

**Hawaii Credit Union League**  
1654 South King Street  
Honolulu, Hawaii 96826-2097  
Tel (808) 941-0556  
Fax (808) 945-0019  
E-mail info@hcul.org

### **OFFICERS**

DENNIS TANIMOTO  
President

REED KANO  
Vice President

GUIN OKIMOTO  
Vice President

CLARA TEMPORAL  
Vice President

TRACY AIWOHI  
Executive Assistant

MICHAEL LEACH  
Legislative Officer

### **FEDERAL AGENCY**

**National Credit Union Administration**  
2300 Clayton Road, Suite 1350  
Concord, California 94520  
Tel (925) 363-6200

### **CREDIT UNION ADVISORY BOARD**

MILTON W. Y. LUM (Chairperson)  
BART M. SAXTON (C&C of Honolulu)  
MICHAEL ASAM (Hawaii County)  
GARY FUKUROKU (Maui County)  
RALPH Y. FUJINAKA (Kauai County)

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## **Directory of State-Chartered Credit Unions**

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**HAWAII CENTRAL CREDIT UNION**  
681 South King Street  
Honolulu, Hawaii 96813  
Tel (808) 531-8911  
Fax (808) 531-7048  
Website [www.hccu.info](http://www.hccu.info)

General Manager - **Milton W. Y. Lum**

**Fred Tsuda**, Chairman of the Board; **Milton W. Y. Lum**, President and General Manager; **Antje Muneno**, First Vice President; **Stanley Gono**, Second Vice President; **Lisa Fonseca**, Secretary; **Mack Lee**, Treasurer.

**LIHUE CREDIT UNION**  
2973 Kele Street  
Lihue, Hawaii 96766-5165  
Tel (808) 245-2712  
Fax (808) 245-7241

President - **Ralph Y. Fujinaka**

**Timothy Alba**, Chairman of the Board; **Dane Oda**, Vice Chairman of the Board; **Ralph Y. Fujinaka**, President; **Elodie Moniz**, Secretary; **Sherman Shiraishi**, Treasurer.

**OAHU ONE CREDIT UNION**  
2219 Pauoa Road  
Honolulu, Hawaii 96813  
Tel (808) 521-6727  
Fax (808) 545-2978  
E-mail [general@oahuonecu.org](mailto:general@oahuonecu.org)

General Manager - **Bart M. Saxton**

**Thomas F. Seu**, Chairman of the Board; **Thomas W. Metcalf**, Vice-Chairman; **Frank W. Clayton**, Secretary; **David D. Y. Jeong**, Treasurer.

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**Directory of Escrow Depository Companies**

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**TRADE ASSOCIATION**

**Escrow Association of Hawaii**  
PO Box 2017  
Honolulu, Hawaii 96805

Tel (808) 739-1482  
Fax (808) 539-7499

**OFFICERS**

**NEAL TAKEUCHI**  
President  
(Island Title Corporation)

**FRANCES H. GOO**  
Vice President  
(Guardian Escrow Services, Inc.)

**ELIZABETH UMETSU**  
Treasurer  
(Developers Escrow Services, Inc.)

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**Directory of Escrow Depository Companies**

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**DEVELOPERS ESCROW SERVICES, INC.**

2024 North King Street, Room 211  
Honolulu, Hawaii 96819  
Tel (808) 848-2340  
Fax (808) 848-2283

**Miriam Horita**, President and Treasurer; **Hubert Ishimoto**, Vice President; **Elizabeth Umetsu**, Secretary.

**FIDELITY NATIONAL TITLE & ESCROW OF HAWAII, INC.**

201 Merchant Street, Suite 2100  
Honolulu, Hawaii 96813  
Tel (808) 536-0404  
Fax (808) 536-1082  
E-mail [dhastie@fnf.com](mailto:dhastie@fnf.com)

State Manager – **Dale Hastie**

**Dale Hastie**, President/State Manager; **Ann Fukuzaki**, Vice President.

BRANCH – OAHU	ADDRESS	CITY	STATE	ZIP CODE
Aiea	98-211 Pali Momi St, # 312	Aiea	Hawaii	96701
Honolulu	4211 Waialae Ave, # 106	Honolulu	Hawaii	96816

**OFFICE – HAWAII**

Kailua-Kona	75-1000 Henry St, Ste 203	Kailua-Kona	Hawaii	96740
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**OFFICE – KAUAI**

Kapaa	4568 Kukui St, # 102	Kapaa	Hawaii	96746
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**OFFICE – MAUI**

Kahului	285 W Kaahumanu Ave, # 102	Kahului	Hawaii	96732
Makawao	1043 Makawao Ave, # 201A	Makawao	Hawaii	96768

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### **Directory of Escrow Depository Companies**

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#### **FIRST AMERICAN TITLE COMPANY, INC.**

333 Queen Street, Suite 700  
Honolulu, Hawaii 96813  
Tel (808) 536-3866  
Fax (808) 545-6187  
E-mail [famhawaii@firstam.com](mailto:famhawaii@firstam.com)

**Elia A. Long**, Chairman of the Board; **Richard A. Kersenbrock Jr.**, President and Chief Executive Officer; **Joseph L. Dwight IV**, Vice President, General Counsel, Secretary and Treasurer; **Mary I. Morton**, Vice President; **Irene Bautista**, Assistant Vice President; **Harold Mooneyham**, Assistant Vice President; **Marlene Texeira**, Assistant Vice President.

BRANCH - OAHU	ADDRESS	CITY	STATE	ZIP CODE
Honolulu	333 Queen St, Ste 700	Honolulu	Hawaii	96813
Kailua	116 Hekili St, Ste A	Kailua	Hawaii	96734
Pearlridge	98-211 Pali Momi St, Ste 435	Aiea	Hawaii	96701

#### **OFFICE – HAWAII**

Hilo	1438 Kilauea Ave	Hilo	Hawaii	96720
Kailua-Kona	75-1049 Henry St, Ste 202	Kailua-Kona	Hawaii	96740

#### **OFFICE – KAUAI**

Lihue	Park Plaza I, 4374 Kukui Grove St, Ste 201	Lihue	Hawaii	96766
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#### **OFFICE – MAUI**

Kahului	173 Hoohana St, Ste 1	Kahului	Hawaii	96732
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#### **FIRST FINANCIAL TITLE & ESCROW AGENCY OF HAWAII, INC.**

Davies Pacific Center  
841 Bishop Street, Suite 1550  
Honolulu, Hawaii 96813  
Tel (808) 536-3600

**Tom Paschen**, President; **Gerald M. Shapiro**, Vice President; **David S. Kreisman**, Secretary; **Karen L. Patullo**, Treasurer.

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**Directory of Escrow Depository Companies**

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**FIRST HAWAII TITLE CORPORATION**

City Financial Tower  
201 Merchant Street, Suite 2000  
Honolulu, Hawaii 96813  
Tel (808) 521-3411  
Fax (808) 599-8792  
Website [www.firsthawaii.com](http://www.firsthawaii.com)

**Thomas W. Sullivan**, Chairman of the Board; **Lester G. L. Wong**, President; **Lynn Matsushima**, Secretary, Treasurer and Controller.

BRANCH - OAHU	ADDRESS	CITY	STATE	ZIP CODE
Aiea	98-211 Pali Momi St, Ste 600	Aiea	Hawaii	96701
Downtown	1100 Alakea St, Ste 1600	Honolulu	Hawaii	96813
Waialae	4211 Waialae Ave, Ste 208	Honolulu	Hawaii	96816

**BRANCH – HAWAII**

Kamuela	64-1291 Kawaihae Rd, #104	Kamuela	Hawaii	96743
Kona	75-5722 Kuakini Hwy, Ste 210	Kona	Hawaii	96740

**BRANCH – KAUAI**

Hanalei	5-4280 Kuhio Hwy, Ste B201	Hanalei	Hawaii	96722
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**BRANCH – MAUI**

Kahului	33 Lono Ave, Ste 240	Kahului	Hawaii	96732
Kihei	1993 S Kihei Rd	Kihei	Hawaii	96753
Lahaina	910 Honoapiilani Hwy, Ste 5	Lahaina	Hawaii	96761

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### **Directory of Escrow Depository Companies**

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#### **GUARDIAN ESCROW SERVICES, INC.**

2347 South Beretania Street, Suite 200  
Honolulu, Hawaii 96826  
Tel (808) 951-6991  
Fax (808) 951-6995  
E-mail [info@guardianescrow.com](mailto:info@guardianescrow.com)

**Frances H. Goo**, President; **Edward S. H. Goo**, Vice President; **Betsy Watanabe**, Secretary; **Augusta Hau**, Treasurer.

#### **HAWAII ESCROW & TITLE, INC.**

Topa Financial Tower  
700 Bishop Street, Suite 1600  
Honolulu, Hawaii 96813  
Tel (808) 532-2977  
Fax (808) 531-1165

**John M. Critcher**, Chairman of Board and Treasurer; **Denise M. Kaehu**, President and Secretary.

BRANCH – OAHU	ADDRESS	CITY	STATE	ZIP CODE
Honolulu	700 Bishop St, Ste 1600	Honolulu	Hawaii	96813

#### **BRANCH – HAWAII**

Kailua-Kona	75-5870 Walua Rd, Ste 200	Kailua-Kona	Hawaii	96740
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#### **BRANCH – MAUI**

Lahaina	2780 Kekaa Dr, Ste 205	Lahaina	Hawaii	96761
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**Directory of Escrow Depository Companies**

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**HAWAII RESORT ESCROW, INC.**

1613 Pe'e Road  
Koloa, Hawaii 96756  
Tel (808) 742-0407

Hawaii Representative – **Terry Sheindlin**

**Brenda K. Daniels**, President; **Warren O. Wheeler**, Vice President and Treasurer; **David H. Flint**, Vice President; **Leo Rose III**, Vice President and Secretary.

BRANCH - OAHU	ADDRESS	CITY	STATE	ZIP CODE
Honolulu	116 S Hotel St, Ste 207	Honolulu	Hawaii	96813
<b>OFFICE –MAUI</b>				
Kaanapali	104 Kaanapali Shores Pl	Lahaina	Hawaii	96761

**ISLAND TITLE CORPORATION**

1132 Bishop Street, Suite 400  
Honolulu, Hawaii 96813  
Tel (808) 539-7515  
Fax (808) 523-7499

**Lynne Kaneshiro**, President and Chief Executive Officer; **Ginger Matsukawa**, Executive Vice President; **Corrine Agno**, Executive Vice President and Corporate Secretary; **Neal Takeuchi**, Senior Vice President; **Karen Arakawa**, Vice President; **Cheryl Higa**, Vice President; **Nadine Ogata**, Vice President; **Gary Miyashiro**, Treasurer.

**BRANCH – OAHU**

Waialae	3465 Waialae Ave, # 380	Honolulu	Hawaii	96816
Waipio	94-1040 Waipio Uka St, # G	Waipahu	Hawaii	96797

**BRANCH – HAWAII**

Hilo	688 Kinoole St, # 121	Hilo	Hawaii	96720
Kailua-Kona	75-5591 Palani Rd, # 204	Kailua-Kona	Hawaii	96740

**BRANCH – MAUI**

Wailuku	24 N Church St, # 410	Wailuku	Hawaii	96793
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### **Directory of Escrow Depository Companies**

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#### **OLD REPUBLIC TITLE & ESCROW OF HAWAII, LTD.**

Pacific Guardian Center, Hakai Tower  
733 Bishop Street, Suite 2700  
Honolulu, Hawaii 96813  
Tel (808) 566-0100  
Fax (415) 677-8929  
E-mail [clago@ortc.com](mailto:clago@ortc.com)

**Rande K. Yeager**, Chairman of the Board; **P. Michael Trudeau**, President; **R. Wayne Shupe**, Executive Vice President and Chief Operating Officer; **Carleton R. Lago**, Senior Vice President and Secretary; **Robert S. Davis**, Senior Vice President, **Tricia Yee**, Senior Vice President; **Charles G. Gregory**, Treasurer and Chief Financial Officer.

BRANCH – OAHU	ADDRESS	CITY	STATE	ZIP CODE
Honolulu	3465 Waialae Ave, Ste 390	Honolulu	Hawaii	96816
Kailua	116 Hekili St, Ste 7	Kailua	Hawaii	96734
Pearlridge	98-211 Pali Momi St, Ste 535	Aiea	Hawaii	96701

#### **BRANCH – MAUI**

Kahului	33 Lono Ave, Ste 170	Kahului	Hawaii	96732
Kihei	380 Huku Li'i Pl, Ste 206	Kihei	Hawaii	96753
Lahaina	10 Hoohui Rd, Ste 210	Lahaina	Hawaii	96761

#### **SECURITY TITLE CORPORATION**

1164 Bishop Street, Suite 1611  
Honolulu, Hawaii 96813  
Tel (808) 535-6000  
Fax (808) 532-7151  
Website [www.stc.com](http://www.stc.com)

**Jack K. Palk**, Chairman of the Board Emeritus and Vice President; **David P. Palk**, President, Secretary and Treasurer; **Rachel P. Romena**, Vice President.

BRANCH – HAWAII	ADDRESS	CITY	STATE	ZIP CODE
Hilo	204 Waianuenue Ave	Hilo	Hawaii	96720

#### **BRANCH – KAUAI**

Lihue	4370 Kukui Grove St, # 209	Lihue	Kauai	96766
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### **Directory of Escrow Depository Companies**

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#### **TITLE GUARANTY ESCROW SERVICES, INC.**

235 Queen Street  
Honolulu, Hawaii 96813  
Tel (808) 521-0211  
Fax (808) 521-0280  
E-mail [main@tghawaii.com](mailto:main@tghawaii.com)

**Manager - Glen Y. Ajimine**

**David T. Pietsch, Jr.**, President; **James W. Pietsch**, Executive Vice President; **Michael A. Pietsch**, Executive Vice President; **Glen Y. Ajimine**, Senior Vice President; **Matt Takata**, Vice President; **Mark Renschen**, Vice President; **John Jubinsky**, Secretary; **George M. Sawai**, Assistant Treasurer and Assistant Secretary; **Lois Kawano**, Treasurer.

BRANCH - OAHU	ADDRESS	CITY	STATE	ZIP CODE
Hawaii Kai	6600 Kalanianaole Hwy, # 108A	Hawaii Kai	Hawaii	96825
Waialae-Kahala	4211 Waialae Ave, # 111	Honolulu	Hawaii	96816
Kailua	111 Hekili St	Kailua	Hawaii	96734
Mililani	95-1091 Aina Mauka Dr	Mililani	Hawaii	96789
Pearlridge	98-151 Pali Momi St, Ste 115	Pearl City	Hawaii	96701
Waipahu	94-210 Pupukahi St, # 102	Waipahu	Hawaii	96797
Ward	210 Ward Ave, # 118	Honolulu	Hawaii	96814

#### **BRANCH – HAWAII**

Hilo	450 Kilauea Ave	Hilo	Hawaii	96720
Kailua-Kona	75-170 Hualalai Rd, # C301	Kailua-Kona	Hawaii	96740
Kamuela	Carter Professional Ctr, # 101	Kamuela	Hawaii	96743

#### **BRANCH – KAUAI**

Lihue	4414 Kukui Grove, Ste 204	Lihue	Hawaii	96766
Princeville Shopping Center	4280 Kuhio Hwy, # G-207	Princeville	Hawaii	96722

#### **BRANCH – MAUI**

Kahului	80 Puunene Ave	Kahului	Hawaii	96732
Kihei	41 E Lipoa St, Ste 29	Kihei	Hawaii	96753
Lahaina	3350 Lower Honoapiilani Hwy	Lahaina	Hawaii	96761
Wailuku	35 S Market St	Wailuku	Hawaii	96793

Neither the Division of Financial Institutions nor any party connected therewith makes any warranty or representation or assumes any responsibility with respect to the accuracy or completeness of the within information and statements of condition, either as supplied to this Office or as reported herein.

# The Division of Financial Institutions - Historical Perspective

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**The Division of Financial Institutions was established in 1913 and was formerly known as the Bank Examination Division.**

## **Deputy Bank Examiner**

M. H. Drummond	1913 - 1919
D. P. Truesdale	1919 - 1926
H. A. Asch	1926 - 1934
W. W. King	1934 - 1941
Albert J. Cantrelle	1941 - 1945
William Lederer, Jr.	1945 - 1953
Charles J. Gillespie	1953 - 1966
Lester G. L. Wee	1966 - 1982

## **Commissioner of Financial Institutions**

Donna A. Tanoue	1982 - 1987
Clifford K. Higa	1987 - 1993
Lynne H. Himeda	February 1, 1993 to July 31, 1993
Raymond K. Muraoka	August 1, 1993 to 1994
Lynn Y. Wakatsuki	1995 to 2002
Lynne H. Himeda (Acting)	December 16, 2002 to present